INTEGRATED DEBT MANAGEMENT AND COLLECTION SOLUTION
Company

Profile
Characteristics

One-Stop-Shop – Strategic Outsourcing

Debt Collection by Telephone
Doorstep Recovery
Support in Legal Proceedings
Portfolio Analysis and Management
Credit Portfolio Acquisitions

Available Technologies

CollectsContact
CollectsNote
CollectsCPS

Where we are
Profile

Vision
World market leader in debt recovery. Explore new segments of the market through the use of technology.

Mission
Maximize results through processes and methods geared towards excellence in Quality.

Values
We always act in the interests of Our Partners, creating wealth for them, and opportunities and incentives for our employees.
Established in 1989
Changed into a Company with Limited Liability in 1997.

Founding Member and Chairman of APERC for the two year period between 2007-2009
Portuguese Association of Management and Debt Collection Companies.

Ranking in Portugal
Logicomer is the Leader in the management and recovery of debts.

Assets under management
The number of contracts under management amounts, on average, to 150,000 per month, during the present year.

A solid company
Logicomer presents a financial autonomy of 60%.

Company profile
PME Leader
PME EXCELLENCE
QMS – NP EN ISO 9001:2008
STRATEGIC OUTSOURCING
INTEGRATED DEBT MANAGEMENT AND COLLECTION SOLUTION

- n dias days
- 0 dias days
- y dias days
- x dias days
- z dias days
- w dias days

cobrança telefônica preventiva
debt collection by telephone preventive

cobrança telefônica reativa
debt collection by telephone reactive

cobrança por interpelação pessoal
doorstep recovery

apoio a diligências judiciais
monitoring and support for judicial diligence

gestão e análise de portfolios
analysis and management portfolios

aquisição de créditos
credit purchase

Integrated Prevention and Recovery Service
Debt Collection by Telephone Preventive/Reactive

<table>
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<th>Debt Collection by Telephone Preventive/Reactive</th>
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<th>CollectsCPS</th>
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Collections Services through Telephonic Contact with and/or without resorting to Call Centre Operators.

- Team of multilingual Telephone Operators (PT, ES, IT), professional, proactive and undergoing constant training;
- Capacity for Immediate and Exponential Response;
- Action based on Success and/or according to Activity;
- CollectsContact - Smart “Virtual” Contact System, Multilingual (PT, ES, IT, UK, HU, RU and others);
- CollectsCPS/Contact – Information on-line and 100% available 24/7.
Collection Service with Personal and Direct contact with the Debtor, in an assertive manner, thereby maximizing the Extra Judicial Collection Process.

- A professional team of Credit Inspectors that undergoes continuous training;
- Coverage of the entire National Territory (Continent and Islands);
- Action based on Success and/or according to Activity;
- CollectsNote - own software used to support the activities of the Credit Inspectors;
- CollectsCPS/Note – information updated and accessible on-the-go as a result of the interactions between all authorised users.

### Doorstep Recovery

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Monitoring and support in Legal Proceedings

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- In partnership with a Law Firm specialized in the treatment of Debt Collection Actions;
- Qualified team in the execution of Legal Proceedings, Attachment orders and subsequent actions
- Own facilities for Storage, Exhibition and Sale of Attached Assets;
- Action based on Success and/or according to Activity;
- CollectsCPS – own application that supports this service, available on-line, where we can access the flow of actions/events and information underlying each legal action.
Portfolio Analysis and Management.

- Specialized team of Legal and Financial Advisors in the analysis and management of Credit Portfolios (NPL's);
- High Standards of Conduct (Integrity, Confidentiality, Transparency, Independence, Impartiality, Stringent and Objectivity);
- Action based on Success and/or according to Activity;
- CollectsCPS – Information fully available on-line 24/7;
- Full disclosure of reports and other factors underlying the work.
Once a significant part of the process has been completed, Logicomer acts as a player in the acquisition of Credit Portfolios (NPL’s)

The disposal of Credit Portfolios, permits namely:

- The generation of immediate financial means;
- The release of capital;
- Reduction in the management costs of NPL’s;
- Redirection of Resources to Core Activities;
- Direct impact on Results.
## Integrating Solution for the Management and Recovery of Credit

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<td>COLLECTSCONTACT</td>
<td>COLLECTSNOTE</td>
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### COLLECTSCPS

- **Integrated Solution for the Management and Recovery of Credit**

  - **"One – Stop – Shop"**

Logicomer, is therefore, since 2007, well equipped to provide an Integrated Credit Management and Recovery Service.

- Full specialized, experienced and professionalized team of Managers and Supervisors;
- Permanent Coaching of all ours employees;
- Services and reports tailored to specific needs of each Partner;
- Available technologies in constant development and full adaptable to the Partner needs.
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<th>Advantages</th>
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<td>More Efficient</td>
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<td>More Effective</td>
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<td>Better Information</td>
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<td>Increased Productivity</td>
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<td>HR Specialized</td>
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<td>Traceability of the process</td>
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<td>Real time Information</td>
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<td>Compatibility with Outsourcings already established</td>
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<td>Lower cost per collected value</td>
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<td>Increased speed of implementation</td>
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<tr>
<td>Reports per Strategy, Segment and Interaction</td>
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<td>Benchmarks through Sampling / Forecasts</td>
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<td>Optimized control of stress and flow levels</td>
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<td>Segmentation of the Phases of the Process</td>
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<td>Better Management of the Collection Process</td>
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<td>Process Optimization</td>
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Main Features:

» 100% on-line, on the web 24h/day with a high degree of security;
» our partners gain access via the Internet without having to install software;
» integrated message system to enable communication with all players;
» Integrated contact system (voice message, voice call, sms and e-mail);
» integrated email service;
» flexibility in adaptation to the needs of our partners;
» Integrated reporting system (automatic and customized);
» integrated document management;
» multilingual system;
» access to the system through a virtual keyboard;
» automatic integration and return of data files in any format (XLS, TXT, XML and others);
» process distribution based on pre-defined factors.
Where we are